

United States Bankruptcy Court
Northern District of Ohio

In re:
Dana J. Cotter
Debtor

Case No. 13-13231-pmc
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0647-1

User: admin
Form ID: 227ia

Page 1 of 3
Total Noticed: 26

Date Rcvd: May 07, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 09, 2013.

db
22311071 +Dana J. Cotter, 12916 Grannis Road, Garfield Heights, OH 44125-4412
1-1 Parkview Federal, c/o Erin R. O'Malley Esq., 1500 West Thrid Street Suite 400,
Cleveland, OH 44113
22311070 +1-1 Parkview Federal, 30000 Aurora Road, Solon, OH 44139-2728
22311073 +1-2 Charter One Bank, Bank Asset Recovery, PO Box 42021, Providence, RI 02940-2021
22311072 +1-2 Charter One Bank, 1215 Superior Avenue, Cleveland, OH 44114-3299
22311074 Alphera Financial, PO Box 9001065, Louisville, KY 40290-1065
22311082 +Best Buy/HSBC/Capital One, c/o Bass & Assoc., 3936 E. Fort Lowell Rd.,
Tucson, AZ 85712-1097
22311086 +Citi Bank, c/o Northland Group, PO Box 390905, Minneapolis, MN 55439-0905
22311087 Cleveland Clinic, PO Box 89410, Cleveland, OH 44101-6410
22311090 Discover, c/o Client Services Inc., 3451 Harry S. Truman Blvd.,
Saint Charles, MO 63301-4047
22311091 Discover, c/o Redline Recovery, PO Box 742209, Houston, TX 77274-2209
22311077 Felicia M. Walker, 2468 Hammond Blvd., Akron, OH 44321
22311076 +Fifth Third Bank, 14092 Pearl Rd., Strongsville, OH 44136-8717
22311092 +Home Depot, PO Box 790328, Saint Louis, MO 63179-0328
22311093 Home Depot, c/o Client Services Inc., 3451 Harry S. Truman Blvd.,
Saint Charles, MO 63301-4047
22311078 +Ohio Dept. of Job & Family Services, Office of Legal Services, 30 East Broad St., 31st Floor,
Columbus, OH 43215-3414
22311079 +RITA, PO Box 470537, Broadview Heights, OH 44147-0537

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
aty E-mail/Text: charlotte@bankruptcyinfo.com May 07 2013 21:41:45 Debra E. Booher,

Debra Booher & Assoc., Co., LPA, 1350 Portage Trail, Cuyahoga Falls, OH 44223
tr EDI: QRABAUWGART.COM May 08 2013 01:28:00 Richard A Baumgart, Ohio Savings Bank,
1801 East 9th Street, #1100, Cleveland, OH 44114-3169
22311080 +EDI: BANKAMER2.COM May 08 2013 01:28:00 Bank of America, PO Box 15184,
Wilmington, DE 19850-5184
22311081 +EDI: CAPITALONE.COM May 08 2013 01:28:00 Best Buy/HSBC/Capital One, PO Box 5893,
Carol Stream, IL 60197-5893
22311083 EDI: CHASE.COM May 08 2013 01:28:00 Chase, PO Box 15153, Wilmington, DE 19886-5153
22311085 EDI: ALLIANCEONE.COM May 08 2013 01:28:00 Citi Bank, c/o Alliance One, PO Box 3107,
Southeastern, PA 19398-3107
22311075 +E-mail/Text: TRBANKRUPTCY@CUYAHOGACOUNTY.US May 07 2013 21:44:14 Cuyahoga County Treasurer,
1219 Ontario Street, Cleveland, OH 44113-1697
22311089 EDI: DISCOVER.COM May 08 2013 01:28:00 Discover, PO Box 3008, New Albany, OH 43054-3008
22311088 EDI: DISCOVER.COM May 08 2013 01:28:00 Discover, PO Box 6103, Carol Stream, IL 60197-6103
TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

22311084 ##+Citi Bank, 715 S. Metropolitan Avenue, Oklahoma City, OK 73108-2088

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

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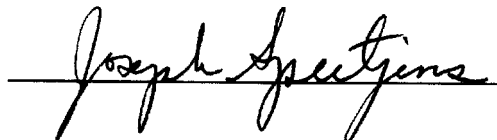
***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 09, 2013

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 7, 2013 at the address(es) listed below:

Debra E. Booher on behalf of Debtor Dana J. Cotter charlotte@bankruptcyinfo.com

Richard A Baumgart baumgart_trustee@dsb-law.com, rbaumgart@ecf.epiqsystems.com

TOTAL: 2

United States Bankruptcy Court for the Northern District of Ohio**Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines**

A Chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on May 3, 2013. You may be a creditor of the debtor. **This notice lists important deadlines and explanations of your rights and duties.** Please read both sides of this notice.

Case Information

Case Number: 13-13231-pmc

Debtor(s):

Dana J. Cotter
12916 Grannis Road
Garfield Heights, OH 44125

Other names used by the Debtor(s) in the last 8 years:

Last Four Digits of Debtor's Social Security Number or Individual Taxpayer ID Number (ITIN)/Complete EIN:
xxx-xx-8743

Attorney for Debtor:

Debra E. Booher
Debra Booher & Assoc., Co., LPA
1350 Portage Trail
Cuyahoga Falls, OH 44223
Telephone number: 330-253-1555

Bankruptcy Trustee:

Richard A Baumgart
Ohio Savings Bank
1801 East 9th Street
#1100
Cleveland, OH 44114-3169
Telephone number: (216) 696-6000

Meeting of Creditors

All debtors **must** bring the following proofs of identification to the meeting of creditors:

- Valid, unexpired photo identification (driver's license, state ID, employee ID, etc.). If the case is a joint filing, both debtors must have identification; AND
- Proof of social security number. Government- or employer-issued documentation, such as social security card, IRS tax transcript, W-2, or 1099, is acceptable proof.

Date: June 10, 2013

Time: 02:00 PM

Location: 341 Meeting, H.M.M. US Courthouse, 201 Superior Ave, 6th Floor, Cleveland, OH 44114

Presumption of Abuse under 11 U.S.C. § 707(b)
See "Presumption of Abuse" on the other side of this notice.

The presumption of abuse does not arise.

Deadlines

Papers must be received by the bankruptcy clerk's office by the stated deadline.

Deadline to File a Proof of Claim: *Please do not file a proof of claim unless you receive a notice to do so.*

Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts: August 9, 2013

Deadline to Object to Exemptions: 30 days after the *conclusion* of the meeting of creditors.

Address of the Bankruptcy Court Clerk's Office:

United States Bankruptcy Court
Howard M. Metzenbaum U.S. Courthouse
201 Superior Avenue
Cleveland, OH 44114-1235

For the Court:

Clerk of the Bankruptcy Court:
Kenneth J. Hirz

Date: May 7, 2013

Refer to Other Side of this Notice for Important Explanations

EXPLANATIONS

Filing of Chapter 7 Bankruptcy Case:

A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the other side of this notice, and an order for relief has been entered.

Creditors Generally May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor, the debtor's property, and certain codebtors. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Prohibited collection actions against the debtor and certain codebtors are listed in Bankruptcy Code § 362. Common examples of prohibited actions include contacting the debtor by telephone, mail, or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages.

Presumption of Abuse:

If the presumption of abuse arises, creditors have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.

Meeting of Creditors:

A meeting of creditors is scheduled for the date, time, and location listed on the other side of this notice. *The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.* Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.

Claims:

There does not appear to be any property available to the trustee to pay creditors. *Therefore, you should not file a Proof of Claim at this time.* If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a Proof of Claim, and telling you the deadline for filing your Proof of Claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.

Do not include this notice with any proof of claim or other filing you submit to the court.

Discharge of Debts:

The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code § 727(a), or that a debt owed to you is not dischargeable under Bankruptcy Code § 523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint — or a motion if you assert the discharge should be denied under § 727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the other side of this notice. The bankruptcy clerk's office must receive the motion or complaint and any required filing fee by that deadline.

Exempt Property:

The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect the list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the other side of this notice.

Bankruptcy Clerk's Office:

Any paper that you file in this bankruptcy case must be filed at the bankruptcy clerk's office at the address listed on the other side of this notice. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office. The clerk's office is open Monday through Friday from 9:00 AM to 4:00 PM, except on federal holidays. Additional information can be found on the court's website at www.ohnb.uscourts.gov, including Forms, Local Bankruptcy Rules, Administrative and General Orders, Judges' Hearing Dockets, the United States Code, and the Federal Rules of Bankruptcy Procedure.

Legal Advice:

The staff of the bankruptcy clerk's office is not permitted to give legal advice. You may want to consult an attorney to determine your rights in this case. If you are a creditor with a foreign address, you should consult with a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.

Refer to Other Side of this Notice for Important Deadlines and Notices